

IN THE CLAIMS:

Claims 1-93 (canceled)

94. (New) A method of providing a payroll advance comprising the steps of: receiving from an employee an electronic request for said payroll advance; evaluating the eligibility of said employee to receive said payroll advance, wherein said evaluating step is performed substantially without human intervention; and forwarding said payroll advance to said employee, wherein said forwarding step is performed substantially without human intervention.

95. (New) The method of claim 94, wherein said electronic request is received via an automated teller machine and said payroll advance is forwarded to an automated teller machine.

96. (New) The method of claim 94, wherein said electronic request is received via a communication link selected from the group comprising: the internet, a telephone, and an automated telephone system.

97. (New) The method of claim 94, wherein said advance comprises wages that said employee has already earned but for which the corresponding pay day has not yet occurred.

98. (New) The method of claim 94, wherein said advance comprises wages that said employee has not yet earned.

99. (New) The method of claim 94, wherein said electronic request is authenticated using an authentication means selected from the group consisting of: a personal identification number, biometric identification, a password, an electronic key, signature verification, and photo identification.

100. (New) The method of claim 94, wherein said forwarding step is completed via a payroll access resource.

101. (New) The method of claim 100, wherein said payroll access resource is a financial resource selected from the group consisting of: a bank account, a credit account, a secondary payroll access account, a shared account, a trust account, a temporary account, a savings account, and a checking account.

102. (New) The method of claim 100, wherein the payroll access resource is an account holding party selected from the group consisting of: the employer, a bank, a credit union, and a third-party financial institution.

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103. (New) The method of claim 94, wherein said evaluating step substantially determines the amount of money available through said payroll advance.

104. (New) The method of claim 94, wherein the amount of money available through said payroll advance is determined before said receiving step.

105. (New) The method of claim 94, wherein the party controlling said evaluating step charges a transaction fee to said employee.

106. (New) The method of claim 94, wherein the party controlling said forwarding step charges a transaction fee to said employee.

107. (New) A method of providing a payroll advance comprising the steps of:
receiving an electronic request from an employee for an advance against the wages of said
employee, wherein said request originates from an automated teller machine and
is transmitted over a computer network;
authorizing a distribution of funds based upon said request, wherein said authorizing step
is performed substantially without human intervention;
distributing said funds through said automated teller machine; and
deducting the amount of money distributed through said automated teller machine from a
future wage payment to said employee.

108. (New) The method of claim 107, further comprising the step of deducting a transaction
fee from a future wage payment to said employee.

109. (New) The method of claim 107, wherein said deducting step is divided among more than
one future wage payment to said employee.

110. (New) The method of claim 108, wherein the amount of said transaction fee is based
upon a factor selected from the group consisting of: a percentage of the amount of said advance,
an annual membership fee, a flat fee, a monthly service fee, and a fixed fee for a certain number
of payroll advance requests within a given time period.

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111. (New) The method of claim 107, wherein said advance comprises wages that said employee has already earned but for which the corresponding pay day has not yet occurred.

112. (New) The method of claim 107, wherein said advance comprises wages that said employee has not yet earned.

113. (New) The method of claim 107, wherein said request is authenticated using an authentication means selected from the group consisting of: a personal identification number, a biometric identification, a password, an electronic key, a signature verification, and a photo identification.

114. (New) The method of claim 107, wherein said advance is provided through a payroll access resource.

115. (New) The method of claim 114, wherein said payroll access resource is an account owned by a party selected from the group consisting of: an employer, a bank, a credit union, and a third party financial institution.

116. (New) The method of claim 107, wherein the amount of said funds is limited to a predetermined amount prior to said receiving step, based upon one or more factors selected from the group consisting of: relative risk of non-payment, amount of transaction fees, employment history of said employee, number of hours worked for the current pay period, probable hours worked for the current pay period, and the number of prior payroll advance requests by said employee.

117. (New) The method of claim 107, wherein the party completing said authorizing step or said distributing step charges said employee in advance of said receiving step for the right to submit a predetermined number of said requests.